

Information to identify the case:			
Debtor 1:	Olaf J. Haroldson III		Social Security number or ITIN: xxx-xx-1032
	First Name	Middle Name	Last Name
Debtor 2:	Margo L. Haroldson		Social Security number or ITIN: xxx-xx-2857
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA		Date case filed for chapter: 13 6/3/24
Case number:	24-10306-JCM		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Olaf J. Haroldson III	Margo L. Haroldson
2. All other names used in the last 8 years		
3. Address	3110 Valley View Road Sharpsville, PA 16150	3110 Valley View Road Sharpsville, PA 16150
4. Debtor's attorney Name and address	Daniel P. Foster Foster Law Offices 1210 Park Avenue Meadville, PA 16335	Contact phone 814.724.1165 Email: dan@mrdebtbuster.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteewdpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 814-464-9740 Date: 7/8/24

For more information, see page 2

In re:
Olaf J. Haroldson, III
Margo L. Haroldson
Debtors

Case No. 24-10306-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Jul 08, 2024

User: auto
Form ID: 309iPGH

Page 1 of 4
Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 10, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Olaf J. Haroldson, III, Margo L. Haroldson, 3110 Valley View Road, Sharpsville, PA 16150-9008
aty	+ Brent J. Lemon, 125 Warrendale Bayne Road, Suite 200, Warrendale, PA 15086-6504
15810988	+ Clark Borough Sewer Committee, PO Box 512, Clark, PA 16113-0512
15814519	+ Mark C. Elisco, D.M.D, 3110 Highland Road, Suite 204, Hermitage, PA 16148-4505
15806942	+ Pennstar Cu, 3735 E State St, Hermitage, PA 16148-3410
15814520	+ STAT MedEvac, PO Box 223016, Pittsburgh, PA 15251-2016
15810989	+ Scott & Associates, P.C., c/o Julie E. Goodchild, Esq., 41 Byberry Road, Suite 9, Hatboro, PA 19040-3210
15814522	+ UPMC Life Changing Medicine, 2 Hot Metal Street, Dist. Room 386, Pittsburgh, PA 15203-2348
15814523	+ UPMC Rehabilitation Institute, Po Box 536213, Pittsburgh, PA 15253-5904

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: dan@mrdebtbuster.com	Jul 09 2024 00:03:00	Daniel P. Foster, Foster Law Offices, 1210 Park Avenue, Meadville, PA 16335
tr	+ Email/Text: bnc@chapter13trusteedpa.com	Jul 09 2024 00:03:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Jul 09 2024 03:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 09 2024 00:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 09 2024 03:58:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 09 2024 00:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.pi.ecf@usdoj.gov	Jul 09 2024 00:03:00	Office of the United States Trustee, 1000 Liberty Avenue, Suite 1316, Pittsburgh, PA 15222-4013
15806924	+ Email/Text: bankruptcycourtnotices@amerihome.com	Jul 09 2024 00:03:00	AmeriHome Mortgage, Attn: Bankruptcy, 1 Baxter Way, Suite 300, Thousand Oaks, CA 91362-3888
15806923	+ Email/Text: bncnotifications@pheaa.org	Jul 09 2024 00:03:00	American Education Services/PHEAA, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15814517	Email/Text: dltlegal@hab-inc.com	Jul 09 2024 00:03:00	Berkheimer, PO Box 21810, Lehigh Valley, PA 18002
15806925	+ EDI: TSYS2		

District/off: 0315-1

User: auto

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		Jul 09 2024 03:58:00	Barclays Bank Delaware, Attn: Bankruptcy, 125 South West St, Wilmington, DE 19801-5014
15806927	+ EDI: CITICORP	Jul 09 2024 03:58:00	Citibank/Best Buy, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
15806928	+ EDI: CITICORP	Jul 09 2024 03:58:00	Citibank/Goodyear, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
15806929	+ EDI: CITICORP	Jul 09 2024 03:58:00	Citibank/Sears, Attn: Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
15806930	+ EDI: CITICORP	Jul 09 2024 03:58:00	Citibank/Sunoco, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
15806931	+ EDI: CITICORP	Jul 09 2024 03:58:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
15806932	+ EDI: WFNNB.COM	Jul 09 2024 03:58:00	Comenity Bank, Po Box 183003, Columbus, OH 43218-3003
15806933	+ EDI: WFNNB.COM	Jul 09 2024 03:58:00	Comenity Capital Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15813848	+ Email/Text: bdsupport@creditmanagementcompany.com	Jul 09 2024 00:04:00	Credit Management Company, Foster Plaza Building 7, 661 Andersen Drive, Suite 110, Pittsburgh, PA 15220-2700
15806937	EDI: CITICORP	Jul 09 2024 03:58:00	Macy's/ DSNB, Attn: Bankruptcy, 701 E. 60th Street North, Sioux Falls, SD 57104
15810418	EDI: DISCOVER	Jul 09 2024 03:58:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
15806934	+ EDI: DISCOVER	Jul 09 2024 03:58:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15806935	Email/Text: collectionbankruptcies.bancorp@53.com	Jul 09 2024 00:04:00	Fifth Third Bank, Attn: Bankruptcy, Maildrop RCS83E 1830 E Paris Ave SE, Grand Rapids, MI 49546
15806926	EDI: JPMORGANCHASE	Jul 09 2024 03:58:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15806936	Email/Text: camanagement@mtb.com	Jul 09 2024 00:03:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
15806939	Email/Text: EBN@Mohela.com	Jul 09 2024 00:03:00	Mohela, PO Box 790233, Saint Louis, MO 63179
15806940	Email/Text: EBN@Mohela.com	Jul 09 2024 00:03:00	Mohela/dofed, 633 Spirit Drive, Chesterfield, MO 63005
15806938	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 09 2024 00:03:00	Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
15806941	+ EDI: NAVIENTFKASMSERV.COM	Jul 09 2024 03:58:00	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500
15806944	Email/Text: Bankruptcy.Notices@pnc.com	Jul 09 2024 00:03:00	Pnc Mortgage, Attn: Bankruptcy, 8177 Washington Church Rd., Dayton, OH 45458
15806943	+ Email/Text: pennstarfcu@neohio.twcabc.com	Jul 09 2024 00:04:00	Pennstar Fcu, 3735 E State St, Hermitage, PA 16148-3410
15806945	+ Email/Text: courts@scott-pc.com	Jul 09 2024 00:04:00	Scott & Associates, Po Box 115220, Carrollton, TX 75011-5220
15806946	+ EDI: SYNC	Jul 09 2024 03:58:00	Synco/Toys R Us, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15806947	+ EDI: SYNC	Jul 09 2024 03:58:00	Synchrony Bank/HHGregg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

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15806948	+ EDI: SYNC	Jul 09 2024 03:58:00	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15806949	+ EDI: SYNC	Jul 09 2024 03:58:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15814521	+ Email/Text: bankruptcydepartment@tsico.com	Jul 09 2024 00:04:00	Transworld Systems Inc., PO Box 15618, Dept. 51, Wilmington, DE 19850-5618
15806950	+ EDI: WFFC2	Jul 09 2024 03:58:00	Wells Fargo/Furniture Marketing Group, Attn: Bankruptcy, Po Box 10438 Mac F8235-02f, Des Moines, IA 50306-0438
15806951	+ EDI: WFFC2	Jul 09 2024 03:58:00	Wf/Preferred, Attn: Bankruptcy, Po Box 51193, Los Angeles, CA 90051-5493
15806952	+ Email/Text: bkfilings@zwickerpc.com	Jul 09 2024 00:04:00	Zwicker & Associates, PC, c/o Erica Roeck, Esq., 3220 Tillman Drive, Suite 215, Bensalem, PA 19020-2028

TOTAL: 40

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		M&T BANK
15814518	*+	Credit Management Company, Foster Plaza Building 7, 661 Andersen Drive, Suite 110, Pittsburgh, PA 15220-2700

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 10, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 8, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor M&T BANK blemon@kmlawgroup.com lemondropper75@hotmail.com
Daniel P. Foster	on behalf of Debtor Olaf J. Haroldson III dan@mrdebtbust.com, katie@mrdebtbust.com;marci@mrdebtbust.com;kristen@mrdebtbust.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Joint Debtor Margo L. Haroldson dan@mrdebtbust.com katie@mrdebtbust.com;marci@mrdebtbust.com;kristen@mrdebtbust.com;fosterlaw@ecf.inforuptcy.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

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